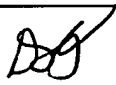
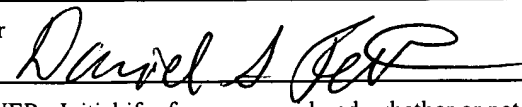
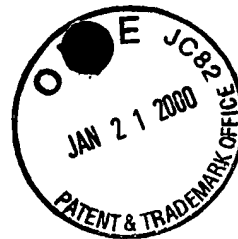
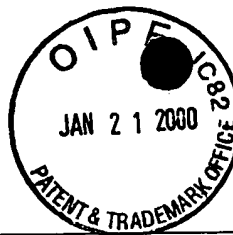


FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT		Atty Docket: 2543-128329		Application No.: 09/393,024			
		Applicant: ALLISON et al.					
		Filing Date: September 9, 1999		Group:			
U.S. PATENT DOCUMENTS							
Examiner Initial		U.S. Patent No.	Date	Name	Class	Sub-Class	Filing Date
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						
FOREIGN PATENT DOCUMENTS							
		Document Number	Date	Country	Class	Sub-Class	Translation
	AL						
	AM						
	AN						
	AO						
	AP						
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	P.L. Bernstein, <u>Against the Gods: The Remarkable Story of Risk</u> , John Wiley & Sons, 1996.					
	AS						
	AT						
Examiner 					Date Considered 11/15/02		
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.							



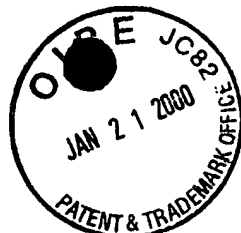
RECEIVED
JAN 24 2000
Group 2700
Page 1 of 1

FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT		Atty Docket: 2543-128329		Application No.: 00893,624			
		Applicant: ALLISON et al.					
		Filing Date: September 9, 1999		Group:			
U.S. PATENT DOCUMENTS							
Examiner Initial		U.S. Patent No.	Date	Name	Class	Sub-Class	Filing Date
DA	AA	5,864,828	1/26/99	Atkins	205	36	8/1991
DA	AB	5,787,404	7/28/98	Fernandez-Holmann	205	35	11/1995
DA	AC	5,774,881	6/30/98	Friend et al.	205	36	10/1995
DA	AD	5,764,923	6/9/98	Tallman et al.	395	203	4/1995
DA	AE	5,745,706	4/28/98	Wolfberg et al.	395	235	12/1994
DA	AF	5,692,233	11/25/97	Garman	205	36	2/1995
DA	AG	5,689,649	11/18/97	Altman et al.	395	236	3/1991
FOREIGN PATENT DOCUMENTS							
		Document Number	Date	Country	Class	Sub-Class	Translation
	AH						
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
DA	AI	J. Gilbert et al., "Investing for Retirement", <u>Smart Money</u> , December 1998, pp. 105-119.					
DA	AJ	"For Every Client, A Thousand Futures", <u>Inside Information</u> , November 1998, pp. 6-10.					
DA	AK	C. Cordaro, "Using Monte Carlo Simulations For Retirement Planning," <u>Retirement Planning</u> , July-August 1998, pp. 39-44.					
DA	AL	J. Clements, "After Scrimping to Build a Nest Egg, Brace Yourself for Withdrawal Angst", <u>The Wall Street Journal</u> , June 2, 1998.					
DA	AM	P. Cooley et al., "Retirement Savings: Choosing A Withdrawal Rate That is Sustainable", <u>AAIL Journal</u> , February 1998, pp. 16-21.					
DA	AN	S. Hinden, "When It's Time to Retire the Long-Term Strategy," <u>The Washington Post</u> , January 18, 1998.					
DA	AO	W. Bengen, "Conserving Client Portfolios During Retirement, Part III", <u>Journal of Financial Planning</u> , December 1997, pp. 84-97.					
Examiner:					Date Considered: 01/09/2002		
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.							



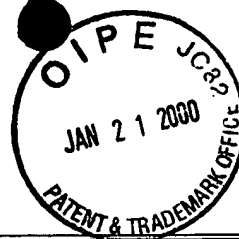
RECEIVED
JAN 24 2000
Page 2 of 6
Group 2700

FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT		Atty Docket: 2543-128329			Application No. 09/088,024		
		Applicant: ALLISON et al.					
		Filing Date: September 9, 1999			Group:		
U.S. PATENT DOCUMENTS							
Examiner Initial		U.S. Patent No.	Date	Name	Class	Sub-Class	Filing Date
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
FOREIGN PATENT DOCUMENTS							
		Document Number	Date	Country	Class	Sub-Class	Translation
	AH						
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AI	W. Bengen, "Allocating Assets in Retirement", <u>NAPFA Advisor</u> , May 1996, pp. 6-13.					
	AJ	N. Jeffrey, "Safe but Sorry: Insurers Push 'Immediate' Annuities", <u>The Wall Street Journal</u> , March 29, 1996, p. C1 and C27.					
	AK	J. Pond, "Secrets of Successful Retirement Planning", <u>Bottom Line</u> , February 15, 1996, pp. 7-8.					
	AL	J. Clements, "Can Retirement Savings Last 30 Years? Here's a Reality Check on Withdrawals", <u>The Wall Street Journal</u> , February 3, 1996, p. C1.					
	AM	W. Bengen, "Determining Withdrawal Rates Using Historical Data", <u>Journal of Financial Planning</u> , October 1994, pp. 171-180.					
	AN	L. Hopewell, "From the Editor", <u>Journal of Financial Planning</u> , January 1994, p. 3.					
	AO	L. Bierwith, "Investing for Retirement: Using the Past To Model The Future", <u>Journal of Financial Planning</u> , January 1994, pp. 14-24.					
Examiner					Date Considered		
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.							



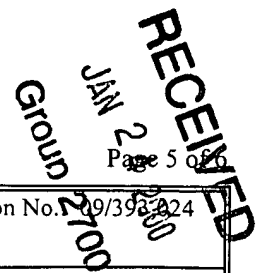
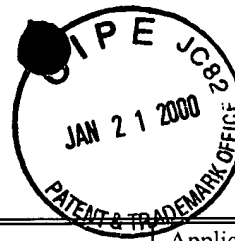
RECEIVED
JAN 24 2000
Page 3 of 3
GROUP 2200

FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT		Atty Docket: 2543-128329		Application No.: 09/393024			
		Applicant: ALLISON et al.					
		Filing Date: September 9, 1999		Group:			
U.S. PATENT DOCUMENTS							
Examiner Initial		U.S. Patent No.	Date	Name	Class	Sub-Class	Filing Date
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
FOREIGN PATENT DOCUMENTS							
		Document Number	Date	Country	Class	Sub-Class	Translation
	AH						
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AI	"Interactive Financial Planning Solutions: Where Investors and Advisors Meet on the 'Net,'" FinancialPlanAuditors.com, 2 pages, downloaded from www.fplanauditors.com on August 3, 1999.					
	AJ	"Part 2 of Form ADV," Financial Engines Advisors L.L.C., 29 pages, downloaded from www.financialengines.com in June 1999.					
	AK	"Where does my Forecast come from? - an interview with Bill Sharpe," Financial Engines Investor Resource Center, 3 pages, downloaded from www.financialengines.com in June 1999.					
	AL	"In the News," Financial Engines, Inc., 1999, 8 pages, downloaded from www.financialengines.com on June 18, 1999.					
	AM	"Will I have enough money when I retire?" Financial Engines, Inc., 1999, 2 pages, downloaded from www.financialengines.com on June 18, 1999.					
	AN	"What specific investments should I buy?" Financial Engines, Inc., 1999, 2 pages, downloaded from www.financialengines.com on June 18, 1999.					
	AO	"Privacy and security," Financial Engines, Inc., 1999, 1 page, downloaded from www.financialengines.com on June 18, 1999.					
Examiner		Date Considered					
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.							

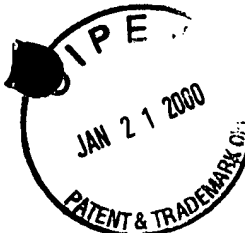


RECEIVED
JAN 24 2000
Group 2700


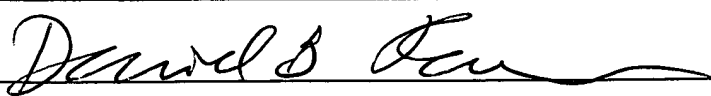
FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT		Atty Docket: 2543-128329		Application No.: 09/393,024			
		Applicant: ALLISON et al.					
		Filing Date: September 9, 1999		Group:			
U.S. PATENT DOCUMENTS							
Examiner Initial		U.S. Patent No.	Date	Name	Class	Sub-Class	Filing Date
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
FOREIGN PATENT DOCUMENTS							
		Document Number	Date	Country	Class	Sub-Class	Translation
	AH						
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AI	"Test drive the Advisor," Financial Engines, Inc., 1999, 1 page, downloaded from www.financialengines.com on June 18, 1999.					
	AJ	"Financial Engines to Provide Internet-Based Advice for Individuals," Financial Engines, Inc. Press Release, Feb. 23, 1998, 3 pages, downloaded from www.financialengines.com on June 18, 1999.					
	AK	"Financial Engines' Investment Advisor™ Now Available for 401(k) Plan Participants," Financial Engines, Inc. Press Release, Oct. 26, 1998, 3 pages, downloaded from www.financialengines.com on June 18, 1999.					
	AL	"Retirement Income Value: What does the retirement income value represent?" Financial Engines, Inc, 1 page, downloaded from www.financialengines.com on June 18, 1999.					
	AM	"Risk Slider: What does the risk number mean?" Financial Engines, Inc, 1 page, downloaded from www.financialengines.com on June 18, 1999.					
	AN	"Determining Funds: What historical data does Financial Engines use in its estimates and fund recommendation?" Financial Engines, Inc, 1 page, downloaded from www.financialengines.com on June 18, 1999.					
Examiner:					Date Considered: 01/09/2000		
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.							



FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT		Atty Docket: 2543-128329			Application No. 09/398,824		
		Applicant: ALLISON et al.					
		Filing Date: September 9, 1999			Group:		
U.S. PATENT DOCUMENTS							
Examiner Initial		U.S. Patent No.	Date	Name	Class	Sub-Class	Filing Date
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
FOREIGN PATENT DOCUMENTS							
		Document Number	Date	Country	Class	Sub-Class	Translation
	AH						
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AI	"Forecast Calculation: How is my Forecast calculated?" Financial Engines, Inc, 1 page, downloaded from www.financialengines.com on June 18, 1999.					
	AJ	"Creating your Forecast," Financial Engines, Inc, 1 page, downloaded from www.financialengines.com on June 18, 1999.					
	AK	"Cross section of an economic scenario," Financial Engines, Inc, 2 pages, downloaded from www.financialengines.com on June 18, 1999.					
	AL	"Analyzing your portfolio," Financial Engines, Inc, 1 page, downloaded from www.financialengines.com on June 18, 1999.					
	AM	"Estimating your annual retirement income," Financial Engines, Inc, 2 pages, downloaded from www.financialengines.com on June 18, 1999.					
	AN	"Bringing it all together," Financial Engines, Inc, 1 page, downloaded from www.financialengines.com on June 18, 1999.					
	AO	"Can you do better?" Financial Engines, Inc, 1 page, downloaded from www.financialengines.com on June 18, 1999.					
Examiner					Date Considered 01/09/2002		
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.							



RECEIVED
JAN 21 2000
Group 2700
Page 6

FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT		Atty Docket: 2543-128329		Application No: 09/393,02			
		Applicant: ALLISON et al.					
		Filing Date: September 9, 1999		Group:			
U.S. PATENT DOCUMENTS							
Examiner Initial		U.S. Patent No.	Date	Name	Class	Sub-Class	Filing Date
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
FOREIGN PATENT DOCUMENTS							
		Document Number	Date	Country	Class	Sub-Class	Translation
	AH						
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AI	"See how the Advice service works," Financial Engines, Inc, 1 page, downloaded from www.financialengines.com on June 18, 1999.					
	AJ						
	AK						
	AL						
	AM						
	AN						
	AO						
Examiner 					Date Considered 01/09/02		
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.							